

EXHIBIT B
American Dream Downpayment Initiative

BORROWER'S AFFIDAVIT AND CERTIFICATION

The undersigned, _____,
hereby states under oath that:

1. My Social Security Number is _____ and I
am a purchaser and mortgagor of the Single Family Residence located at _____, Louisiana,
and legally described as follows:

2. The residence is being purchased from _____ (the "Seller") pursuant
to an agreement dated _____, which represents the complete and total agreement between
the Seller and me with respect to the sale of the residence. I intend to occupy such residence as my principal
residence, and not as a vacation or second home, no later than sixty (60) days after the date of closing of the
Mortgage Loan.

3. I do not intend to:
- a. Rent the unit I occupy as my principal residence to any other person(s).
 - b. Sell, assign, or transfer the property at any time within the foreseeable future to
any other person or subdivide the property in any way even if allowed by local
law; or
 - c. Move the residence.

4. The land on which the home is located, and which will be financed by the Mortgage
Loan:
- a. Is no more than is needed to maintain the basic livability of the residence,
 - b. Will not provide me with more than an incidental source of income.

5. I will not permit any person to assume my obligations under the Mortgage (and related
Mortgage Note) during the Period of Affordability unless I repay the outstanding balance of ADDI HOME
Grant in accordance with its terms.

6. I have furnished to lender copies of my signed Federal Income Tax Returns for the
three previous years; for the years _____. I did not and was not
required to file such a return in accordance with Section 6012 of the Internal Revenue Code.

7. I understand that in certain circumstances the outstanding amount of my ADDI HOME Grant may be forgiven and cancelled, and, if so, the amount so forgiven may be treated as income to me at that time for federal income tax purposes.

8. I hereby certify that my Household Income of \$_____ was computed in accordance with the Mortgage Income Eligibility Worksheet attached as Exhibit B(2) and that my Family Income does not exceed the Applicable Median Family Income Limit of _____ Parish (where the residence is located) of \$_____.

9. I hereby certify that _____ individual(s) (including myself) constitute(s) the total number of individuals in my family living in the Single Family Residence.

10. I will agree to occupy the residence as my principal residence for a period of five (5) years from the date of the Mortgage Note and if I should dispose of any interest in this residence during such five (5) year period, I will repay the ADDI HOME Grant in accordance with its terms.

Date: _____

Mortgagor

Mortgagor

STATE OF LOUISIANA

PARISH OF _____

On this _____ day of _____, before me, a Notary Public within and for said Parish and State, personally appeared _____, to me known to be the person(s) described in and who, being by me first duly sworn, executed the foregoing Mortgagor's Affidavit and Certification, and acknowledged, deposed and said that he/she/they executed the same as his/her/their free act and deed and states that the information and certifications contained therein are true and correct.

Notary Public

My commission expires:

Print Name and ID Number